

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

ABRILLIA WILLIAMS,	)	
Plaintiff,	)	
	)	
v.	)	
	)	
PORTFOLIO RECOVERY	)	
ASSOCIATES, L.L.C.,	)	
	)	
Defendant.	)	
_____	)	

**COMPLAINT AND JURY DEMAND**

**NOW COMES THE PLAINTIFF, ABRILLIA WILLIAMS, BY AND THROUGH COUNSEL, BRIAN J. OLSZEWSKI,** and for her Complaint against the Defendant, pleads as follows:

**JURISDICTION**

1. This is an action for damages, brought against a debt collector for violating the Fair Debt Collection Practices Act at 15 U.S.C. § 1692 et seq. ("FDCPA").

**VENUE**

2. The transactions and occurrences which give rise to this action occurred in Cook County, Illinois.
3. Venue is proper in the Northern District of Illinois.

**PARTIES**

4. Plaintiff is a natural person residing in the City of Chicago, Cook County, Illinois.
5. The Defendant to this lawsuit is Portfolio Recovery Associates, L.L.C., which is a Delaware limited liability company that conducts business in the State of Illinois.

### **GENERAL ALLEGATIONS**

6. Defendant is attempting to collect a consumer type debt allegedly owed by Plaintiff to Synchrony Bank in the amount of \$798.62 ("alleged Debt").
7. In September 2020, Plaintiff began receiving collection calls from Defendant.
8. On or about September 3, 2020, Credit Repair Lawyers of America, on behalf of Plaintiff, sent Defendant a Cease & Desist Letter.
9. On or about September 10, 2020, Plaintiff received a Demand Letter from Defendant. In the letter, Defendant directed Plaintiff to visit Defendant's website to view payment arrangements offered by Defendant.
10. Between September 8, 2020 and September 23, 2020, Defendant called Plaintiff five (5) times despite receiving Plaintiff's Cease & Desist Letter, in violation of the FDCPA.
11. Furthermore, Defendant continued to contact Plaintiff after receiving notice that Plaintiff is represented by an attorney, in violation of the FDCPA.
12. Plaintiff suffered emotional damages as a result of Defendant's actions.

### **COUNT I – VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT**

13. Plaintiff reincorporates the preceding allegations by reference.
14. At all relevant times Defendant, in the ordinary course of its business, regularly engaged in the practice of collecting debts on behalf of other individuals or entities.
15. Plaintiff is a "consumer" for purposes of the FDCPA and the account at issue in this case is a consumer debt.
16. Defendant is a "debt collector" under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. §1692a(6).

17. Defendant's foregoing acts in attempting to collect this alleged debt violated the following provisions of the FDCPA:

- a. 15 U.S.C. §1692c by contacting Plaintiff after Defendant was notified that Plaintiff is represented by an attorney and after receiving the Cease & Desist Letter.
- b. 15 U.S.C. §1692e by using deceptive practices to attempt to collect the alleged Debt by making further collection attempts after receiving notice that Plaintiff is represented by an attorney.

18. To date, and a direct and proximate cause of the Defendant's failure to honor its statutory obligations under the FDCPA, the Plaintiff has continued to suffer from stress and irritation.

19. Plaintiff has suffered emotional, general and statutory damages as a result of these violations of the FDCPA.

**WHEREFORE, PLAINTIFF PRAYS THAT THIS HONORABLE COURT** grant her a judgment against Defendant for actual damages, statutory damages, costs, interest and reasonable attorneys' fees as provided for by the Fair Debt Collection Practices Act.

**JURY DEMAND**

Plaintiff hereby demands a trial by Jury.

Respectfully submitted,

/s/ Brian J. Olszewski

Brian J. Olszewski

Law Offices of Michael Lee Tinaglia, Ltd.

444 N. Northwest Hwy., Ste. 350

Park Ridge, IL 60068

Telephone: (847) 692-0421

Fax: (847) 685-8440

[bolszewski@tinagliaw.com](mailto:bolszewski@tinagliaw.com)

*Attorneys for Plaintiff,*

*Abrillia Williams*